



## Insurance Institute of Michigan

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To: Members  
House Banking & Financial Services

Re: House Bill 4103 (as substituted)

On behalf of the members of the Insurance Institute of Michigan\*, I write to express our support for House Bill 4103, as substituted.

House Bill 4103, introduced by Rep. Kathy Angerer, would create the Credit Security Act of 2007 and provide consumers the ability to freeze access to their consumer report. Once a freeze is in place, a consumer reporting agency would be prohibited from releasing the individual's consumer report or credit score for an extension of credit without the express authorization of the consumer except in certain cases as provided under the Act.

We appreciate the opportunity to work with Rep. Angerer and her staff on the legislation and Rep. Angerer's willingness to discuss and address certain concerns expressed by our membership with the bill as introduced.

  
Dyck Van Koevering  
March 20, 2007

\* The Insurance Institute of Michigan (IIM) is a government affairs and public information association proud to represent 40 property/casualty insurance companies and another 51 related organizations operating in Michigan. IIM member companies provide insurance to approximately 73% of the automobile, 66% of the homeowner, 42% of the workers' compensation and 35% of the medical malpractice markets in Michigan. IIM's purpose is to serve the Michigan insurance industry and the insurance consumer as a central focal point for educational, media, legislative and public information on insurance issues.